



EXTRA Electronic and Telephone Disclosure and Consent

Last updated: February 12, 2024

This document addresses e-mail and SMS message communications as well as your consent to receive certain disclosures electronically from Extra and its partners.

The Aligned Company, Inc. d/b/a Extra ("Extra"), the issuers of your Extra Debit Card, either Evolve Bank & Trust (Member FDIC) or Patriot Bank, N.A. (Member FDIC) ("Issuer"), and the overdraft line of credit provider when loan services are provided by Lead Bank ("Loan Provider") may need to provide you with certain communications, notices, agreements, billing statements, or disclosures in writing ("Communications") regarding the Extra Debit Card product and other services we provide (the "Services"). Your agreement to this Electronic and Telephone Disclosure and Consent confirms your ability and consent to receive Communications electronically from Extra, when provided the Loan Provider, Issuer, and when applicable the Loan Provider, the respective affiliates of each, and each of their third-party service providers (individually and collectively, "our", "us" and "we"), rather than in paper form, and to the use of electronic signatures in our relationship with you ("Consent"). The Services are intended for use only by person(s) who are willing and able to receive notices and communications from us electronically. If you choose not to agree to this Consent, you may not be allowed to access the Services. Similarly, if you withdraw your consent, your access to the Services may be terminated.

Electronic Delivery of Communications and Use of Electronic Signatures

Under this Consent, we may provide all Communications electronically by email, by text message, or by making them accessible via Extra websites or mobile applications. Communications include, but are not limited to, agreements and policies required to use the Services (e.g., this Consent, the Extra Terms of Service, the Extra Privacy Policy, the account agreement applicable to your Extra Debit Mastercard, when applicable the Lead Bank Overdraft Line of Credit Agreement, the Extra FCRA Notice, the Dwolla, Inc. Account Terms of Service, and the Dwolla, Inc. Privacy Policy), (2) the Extra Debit Card ACH Authorization (Standing and Recurring) and transaction receipts or confirmations, (3) periodic statements, and (4) privacy policies from us and our partners. We may also use electronic signatures and obtain them from you.

Paper Delivery of Communications

You agree that all Communications provided to you in electronic form by us will be considered "in writing". You should print or download for your records a copy of this Consent and any other Communications you wish to retain. We will provide paper copies of any documents that we deliver to you electronically at no cost to you upon request. To submit a request for a paper copy, please write to us The Aligned Company, Inc. d/b/a Extra, 9450 SW Gemini Drive, PMB 16167, Beaverton, OR 97008-7105 or at hey@extra.app. We reserve the right to not provide any document more than one year old or that we have previously provided to you via paper copy.



Withdrawal of Consent to Electronic Communications

You may withdraw your consent to receive electronic Communications at any time, by writing to us at The Aligned Company, Inc. d/b/a Extra, 9450 SW Gemini Drive, PMB 16167, Beaverton, OR 97008-7105 or at hey@extra.app. However, withdrawal of your consent to receive electronic Communications may result in termination of your access to the Services. Any withdrawal of your consent will be effective after a reasonable period of time for processing your request, and we will confirm your withdrawal of consent and its effective date in writing (either electronically or in paper form).

Consent to Receive Text Message, Email, and Other Communications

You authorize us to communicate with you via text message, including Short Message Service text message ("SMS") and third-party messaging platforms, e-mail, mail, telephone calls, and prerecorded telephone calls (each individually, a "Notification" and collectively, "Notifications"). By providing us with your cellular or wireless telephone number, you expressly consent to receiving non-marketing and marketing Notifications at that number — including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an auto-dialer — from us and [our affiliates](#), including the issuing bank, and our agents. This consent applies to all telephone numbers you provide to us now or in the future. Your telephone or mobile service provider may charge you for these calls or messages. Check with your provider for more details. You also agree that we may record or monitor any communications for quality control and training purposes.

At any time, if you wish to stop receiving ("opt-out" of) text message or e-mail Notifications, you can do so by logging into your online account and updating your settings. If you choose to opt out of receiving text messages or email Notifications from us, you may receive a one-time confirmation notice confirming your decision to opt-out. You agree that we may send you such confirmations even after you've revoked this Consent. Your opt-out does not apply to text messages or emails related to account servicing or your transactions with us. You also acknowledge that for account security purposes we may send you emails or call you regarding your account, even if you have put your number on a Do Not Call list or have opted out of receiving general commercial email from us. You agree that we shall not be liable for incomplete, lost, late, damaged, illegible, or misdirected Notifications or for any technical problems, malfunctions of any telephone lines, computer systems, servers, providers, hardware/software, lost or unavailable network connections, failed, incomplete, garbled, or delayed transmissions, or damage to any phone or computer system resulting from your participation in or accessing or downloading information in connection with such Notifications.

System Requirements

To access and retain the electronic Communications, you will need the following:

- A computer or mobile device with Internet or mobile connectivity.
- For desktop website-based Communications:



- Recent web browser that includes 256-bit encryption;
- The browser must have cookies enabled. Use of browser extensions may impair full website functionality; and
- Minimum recommended browser standards are the most recent versions of Mozilla Firefox (see www.mozilla.com for latest version), Apple Safari (see www.apple.com/safari for latest version), or Google Chrome (see www.google.com/chrome for latest version).
- For application-based Communications:
 - Apple iPhone or iPad running iOS version 12.0 or higher.
 - Android phone or tablet running Android version 10.0 or higher.
- Access to the email address used to create your Extra account.
- Software that permits you to receive, access and retain Portable Document Format or "PDF" files, such as Adobe Reader (available for download at www.adobe.com).
- Sufficient electronic storage space to save Communications on your computer or mobile device's hard drive or other data storage unit and/or a printer to print them.
- If you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add concierge@extra.app to your email address book.

You will be notified of any changes to the hardware and/or software requirements that may create a material risk that you may not be able to access or retain Communications. Your continued use of the Services after receiving a notice of such changes constitutes your reaffirmation of this Consent.

Updating Your Email Address and or Telephone Number

It is your responsibility to promptly notify us of any change in your email address or telephone number. You can change your email address on record for you by writing to us at The Aligned Company, Inc. d/b/a Extra, 9450 SW Gemini Drive, PMB 16167, Beaverton, OR 97008-7105 or at hey@extra.app. You may also be able to change your email address or phone number yourself through the Services.

Consent

You consent to receive all communications regarding or relating to the Services, as detailed above. You further agree that (i) your consent shall last until you revoke it according to the requirements of this Consent, and (ii) your computer or mobile device satisfies the hardware and software requirements specified above.

Contacting Us

If you have any questions regarding this Electronic and Telephone Disclosure and Consent, you may contact us using the information below.

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